UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA ATHENS DIVISION

IN RE:

ROBERT L. SCOTT
AKA BOB SCOTT
DBA GEORGIA-LINA LAND
MANAGEMENT, INC.
LETITIA C. SCOTT
AKA TISH SCOTT
DEBTOR(S)

CASE NO: 10-30033-RFH

CHAPTER 13

ROBERT L. SCOTT
AKA BOB SCOTT
DBA GEORGIA-LINA LAND
MANAGEMENT, INC.
LETITIA C. SCOTT
AKA TISH SCOTT
MOVANT(S)

VS.

CAPITAL ONE BANK (USA), N.A. RESPONDENT

NOTICE

TO: CAPITAL ONE BANK (USA), N.A.

ROBERT L SCOTT AND LETITIA C. SCOTT HAVE FILED PAPERS WITH THE COURT TO AVOID YOUR JUDGMENT LIEN.

YOUR RIGHTS MAY BE AFFECTED. YOU SHOULD READ THESE PAPERS
CAREFULLY AND DISCUSS THEM WITH YOUR ATTORNEY, IF YOU HAVE ONE
IN THIS BANKRUTPCY CASE. (IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY
WISH TO CONSULT ONE.)

IF YOU DO NOT WANT THE COURT TO AVOID YOUR LIEN, OR IF YOU WANT

THE COURT TO CONSIDER YOUR VIEWS ON THE MOTION, THEN YOU OR YOUR ATTORNEY MUST FILE WITH THE COURT A WRITTEN OBJECTION TO THE MOTION ON OR BEFORE FEBRUARY 4, 2010.

IF YOU DESIRE TO FILE A RESPONSE YOU MUST TRANSMIT IT TO THE COURT FOR FILING, AND YOU MUST TRANSMIT IT EARLY ENOUGH SO THAT THE COURT WILL **RECEIVE** IT ON OR BEFORE THE DATE STATED ABOVE.

IF NO OBJECTION IS FILED, THEN THE RELIEF SOUGHT IN THE DEBTORS' MOTION MAY BE GRANTED BY THE COURT. IF YOU FILE AN OBJECTION TO THE DEBTORS' MOTION, THEN YOU AND/OR YOUR ATTORNEY MUST ATTEND THE HEARING ON THE DEBTORS' MOTION AND YOUR OBJECTION. YOU MUST BOTH FILE AN OBJECTION AND ATTEND THE HEARING ON THE DEBTORS' MOTION IF YOU WISH TO BE HEARD ON THIS MATTER.

THE HEARING ON THE DEBTORS' MOTION AND ANY OBJECTION TO THE MOTION SHALL BE HELD ON FEBRUARY 17, 2010 AT 1:30 P.M. IN U.S. COURTROOM-ATHENS, U.S. POST OFFICE BUILDING, 115 E. HANCOCK AVENUE, ATHENS, GA.

ANY OBJECTION/RESPONSE MUST ALSO BE TRANSMITTED TO THE DEBTOR(S), THE UNDERSIGNED ATTORNEY FOR THE DEBTOR(S) AND THE CASE TRUSTEE.

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IF YOU OR YOUR ATTORNEY DO NOT TAKE THESE STEPS, THE COURT MAY DECIDE THAT YOU DO NOT OPPOSE THE RELIEF SOUGHT IN THE MOTION AND MAY ENTER AN ORDER GRANTING THAT RELIEF.

/s/ LEE P. MORGAN LEE P. MORGAN

ATTORNEY FOR MOVANT(S)

STATE BAR NO: 522850

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA ATHENS DIVISION

IN RE:

Robert L. Scott

Case No: 10-30033-RFH

aka Bob Scott

dba Georgia-lina Land Management, Inc

Letitia C. Scott aka Tish Scott

Debtor(s)

Chapter 13

Robert L. Scott aka Bob Scott dba Georgia-lina Land Management, Inc Letitia C. Scott aka Tish Scott Movant(s)

VS.

Capital One Bank (USA), N.A. Respondent

MOTION TO AVOID LIEN

NOW COME the Debtor(s) in said matter and in support of their Motion shows the Court the following, to wit:

- 1. Prior to the filing of the Debtor(s) Petition for relief, the Respondent obtained a money judgment against the Debtors(s) in the Superior Court of Elbert County, Georgia, case number 09-EV-753H.
- 2. Said judgment constitutes a judicial lien on the real and personal property of the Debtor(s).
- 3. The existence of said creditor's lien on said real and personal property impairs exemptions to which the debtor(s) would be entitled under Georgia Law.

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WHEREFORE, the debtor(s) moves this court to enter an order cancelling and avoiding said judicial lien on debtor(s) real and personal property upon **discharge of Debtor(s) Chapter**13 bankruptcy, and for such other and further relief as the court may seem just and proper.

LEE P. MORGAN

Attorney for Debtor(s) State Bar No: 522850

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA ATHENS DIVISION

In the Matter of:

Robert L. Scott

Case No: 10-30033-RFH

aka Bob Scott

dba Georgia-lina Land Management, Inc

Letitia C. Scott aka Tish Scott

Debtor(s)

Chapter 13

CERTIFICATION OF SERVICE

I, named below, certify that I am, and at all times hereinafter mentioned was, more than 18 years of age, and that on the <u>free</u> day of <u>January</u>, 2010, I served a copy of the within Motion and Notice on the party (parties) against whom relief is sought, namely:

Capital One Bank (USA), N.A.

Tony Coy

ATTN: PRESIDENT AND MANAGING

Office of the Chapter 13 Trustee

AGENT

by (here describe mode of service)

U.S. Mail

By ECF

the said party at (give complete address)

c/o Dennis E. Henry Frederick J. Hanna & Associates, PC 1427 Roswell Road Marietta, GA 30062

> /s/ LEE P. MORGAN LEE P. MORGAN Attorney for Debtor(s) State Bar No: 522850

Address:1090-C FOUNDERS BLVD

ATHENS, GA 30606

Telephone: (706)548-7070

Date: __////////